



PATENT APPLICATION No.: 10/083,250  
ATTORNEY DOCKET No.: 52493.000251

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/083,250 Confirmation No.: 2570  
Applicant : Geoffrey STIFF, et al.  
Filed : February 27, 2002  
Title : SYSTEM AND METHOD FOR GUARANTEEING MINIMUM  
PERIODIC RETIREMENT INCOME PAYMENTS USING AN  
ADJUSTMENT ACCOUNT  
TC/Art Unit : 3694  
Examiner: : Matthew C. Osborne  
Docket No. : 52493.000251  
Customer No. : **21967**

**MAIL STOP AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT**

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08B (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications, are not being provided. In accordance with 37 C.F.R. § 1.98(d), copies of the references are not being provided because they were cited in Information Disclosure Statements submitted in U.S. Application No. 09/876,053, from which the present application claims the benefit under 35 U.S.C. § 120.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08B with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

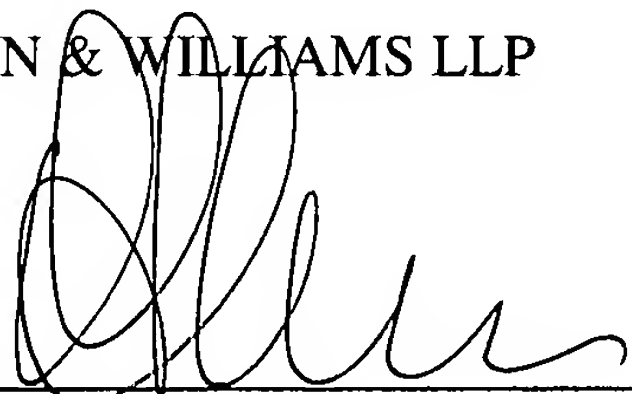
In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action on the merits, therefore, it is respectfully submitted that no fee is required for consideration of this information. The Restriction Requirement mailed February 23, 2007 is not believed to be an action on the merits as defined in M.P.E.P. § 810.

In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

By:

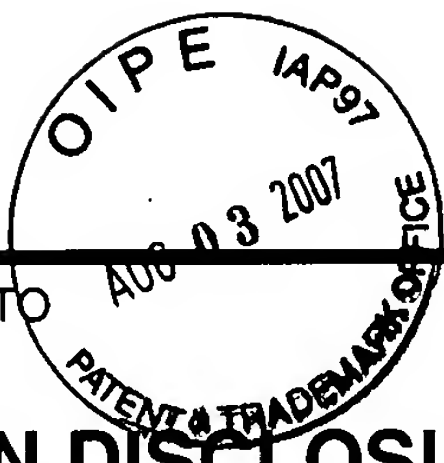


Ozzie A. Farres

Registration No. 43,606

Dated: August 3, 2007

Hunton & Williams LLP  
Intellectual Property Department  
1900 K Street, N.W.  
Suite 1200  
Washington, DC 20006  
(202) 955-1500 (telephone)  
(202) 778-2201 (facsimile)  
OAF/asc



Substitute for form 1449A/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number	10/083,250
Filing Date	February 27, 2002
First Named Inventor	Geoffrey STIFF, et al.
Art Unit	3694
Examiner Name	Matthew C. Osborne
Attorney Docket Number	52493.000251

Sheet 1 of 2

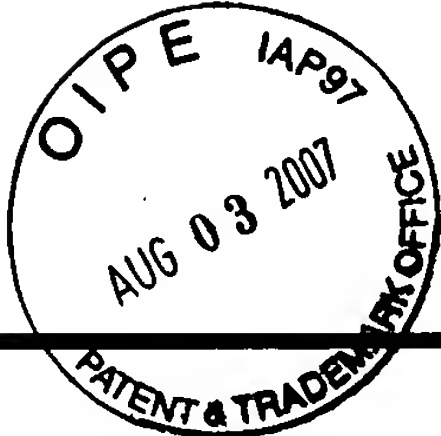
## U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US- 6,275,807	08-14-2001	Schirripa	
	2.	US- 2002/0184129	12-05-2002	Arena, et al.	
	3.	US- 2002/0198802	12-26-2002	Koresko	
	4.	US- 2003/0088430	05-08-2003	Ruark	
	5.	US- 6,636,834	10-21-2003	Schirripa	
	6.	US- 5,631,828	05-20-1997	Hagan	
	7.	US- 5,864,685	01-26-1999	Hagan	
	8.	US- 5,893,071	04-06-1999	Cooperstein	
	9.	US- 5,930,760	07-27-1999	Anderton, et al.	
	10.	US- 5,999,917	12-07-1999	Facciani, et al.	
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EXAMINER SIGNATURE

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



<b>Substitute for form 1449/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	<b>10/083,250</b>
		<b>Filing Date</b>	<b>February 27, 2002</b>
		<b>First Named Inventor</b>	<b>Geoffrey STIFF, et al.</b>
		<b>Art Unit</b>	<b>3694</b>
		<b>Examiner Name</b>	<b>Matthew C. Osborne</b>
<b>Sheet</b>	<b>2 of 2</b>	<b>Attorney Docket Number</b>	<b>52493.000251</b>

**OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS**

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	11.	"New Variable Annuity Features Provide Value, but at a Cost", Located at <a href="http://www.insure.com/life/annuity/newerfeatures.html">http://www.insure.com/life/annuity/newerfeatures.html</a> .	<input type="checkbox"/>	<input type="checkbox"/>
	12.	"Getting out of Your Annuity", by M. Cybulski, located at <a href="http://www.insure.com/life/annuity/basics.html">http://www.insure.com/life/annuity/basics.html</a> .	<input type="checkbox"/>	<input type="checkbox"/>
	13.	"The Ups and Downs of Immediate Variable Annuities" by M. Cybulski. located at <a href="http://www.insure.com/life/annuity/getout.html">http://www.insure.com/life/annuity/getout.html</a> .	<input type="checkbox"/>	<input type="checkbox"/>
	14.	"The Basics of Annuities", by M. Cybulski, located at <a href="http://www.insure.com/life/annuity/immediate.html">http://www.insure.com/life/annuity/immediate.html</a> .	<input type="checkbox"/>	<input type="checkbox"/>
	15.	International Search Report dated May 4, 2004 for Application No. PCT/US03/05696.	<input type="checkbox"/>	<input type="checkbox"/>
	16.	Brown, et al., "Joint Life Annuities and Annuity Demand by Married Couples", Journal of Risk and Insurance, 67, 4, 527, Dec. 2000.	<input type="checkbox"/>	<input type="checkbox"/>
	17.	Financial Services Report, Vol. 7, No. 10, May 9, 1990, Planco provides marketing services include colonial penn's popular annuity.	<input type="checkbox"/>	<input type="checkbox"/>
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<b>EXAMINER SIGNATURE</b>	<b>DATE CONSIDERED</b>
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